



Consumer **Credit Counseling** Service

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May 2, 2008

Marlene H. Dortch  
Secretary  
Federal Communications Commission  
445 12<sup>th</sup> Street, S.W., Room TW-A325  
Washington, D.C. 20554

Re: MB Docket No. 04-233

Dear Ms. Dortch:

Consumer Credit Counseling Service of Greater Cincinnati (CCCS®) is a professional, accredited, human service organization that has been helping people with their financial concerns since 1955. We are a 501(c) (3) nonprofit community service agency, accredited through the Council on Accreditation for Children and Family Services..

Our mission is: Helping people improve their financial well-being through counseling, community outreach and financial education.

Our agency is a member of the National Foundation for Credit Counseling (NFCC™), the Better Business Bureau and the Blue Ash Business Association. We are a Housing and Urban Development (HUD) approved comprehensive housing counseling agency. Our counselors are certified by the NFCC™.

Along with financial literacy programs, we provide financial counseling, debt management programs, and housing counseling services.

CCCS enjoys a close working relationship with the staff at the Q102 radio station. We have been featured guests on talk shows, stressing the importance of various forms of financial education thus furthering our goals.

For instance, CCCS has been an active participant in the Make Work Pay Initiative in Cincinnati. This Regional Earned Income Tax Credit Collaborative (EITC) is a coalition of business, nonprofit and government partners with one purpose -- to help eligible wage earners in Southwestern Ohio and Northern Kentucky receive quality tax preparation and wealth-building opportunities to strengthen the economy of our neighborhoods.

The Collaborative promotes free and fair tax preparation services for middle and low-income wage earners. Many filers are subject to filing fees and refund anticipation loans

sold to them by private, for-profit businesses. Eligible wage earners can avoid these fees and loans by using the Collaborative's Free Tax Prep & E-filing Sites and services throughout Southwestern Ohio and Northern Kentucky. The sites and services are free, quick and an efficient alternative to paid preparers.

The Collaborative also encourages financial independence and savings for middle and low-income households. Wealth-building is an important step toward home ownership, saving for education or retirement, and day-to-day living.

Each year the Bonneville International-Cincinnati group interviews members of the Collaborative and airs PSA's in support of this initiative.

I've been with Consumer Credit Counseling Service for 14 years. During that time, Bonneville International-Cincinnati (WKRQ, WUBE, WYGY, WSWD) has been effective in serving CCCS's needs as well as those of the community at-large. We see no need for additional rules or reporting requirements that insert federal oversight of the process of broadcasters serving the community.

Respectfully submitted,

A handwritten signature in cursive script, reading "Mary C. Hurlburt".

Mary C. Hurlburt, CCCC

Director of Community Outreach